

DEPLOYMENT CHECKLIST

Before receiving deployment notification:

- ☐ Enroll family members in DEERS and update information as needed.
- ☐ Get military ID cards for eligible family members.
- ☐ Get your will and other legal documents in order.
- ☐ Contact your command or unit family readiness representative for help with completing your family care plan.
- ☐ Review your TRICARE options.
- ☐ Review your civilian employer's health and dental coverage options while on active duty.
- ☐ Determine costs and benefits of both TRICARE and civilian options before choosing one or the other.

Upon receiving deployment orders:

- ☐ Confirm that your family's DEERS information is current.
- ☐ Ensure that eligible family members have current ID cards.
- ☐ Give your family copies of your orders.
- ☐ Contact unit commander or reserve center for information on TRICARE.
- ☐ Contact your civilian employer to continue or discontinue your employer health and/or dental coverage.
- ☐ Contact your military legal assistance office to appoint your power of attorney and update your will.
- ☐ Contact your command or unit family readiness representative for help in updating your family care plan.
- ☐ Contact finance office to set up an allotment, if applicable.
- ☐ Make other financial arrangements as required.
- ☐ Review life insurance for spouse and yourself.

October 2001

DEPARTMENT OF DEFENSE

Reserve Component Healthcare Benefits



*Planning for a Call
to Active Duty and/or
Deployment*



<http://www.tricare.osd.mil>

YOU'RE COVERED

When you are activated and/or deployed for more than 30 consecutive days, your family's health and dental care needs will be covered in your absence. The military's health and dental plans are designed to meet their needs, as well as your own.

Prepare now, since a call to deploy can come at any time. Make sure you and your family are ready. Prepare *now*.

ACCESS TO CARE

The first and most important step is to enroll yourself and all eligible family members in the Defense Enrollment Eligibility Reporting System (DEERS).

There are three ways to enroll in DEERS or update your family's information. Call the DEERS Telephone Center toll free Monday through Friday from 9 a.m. to 6:30 p.m. Eastern Time at 1-800-538-9552 (in California, call 1-800-334-4162), **OR** for the nearest DEERS/RAPIDS location, visit the DEERS Web site at www.dmdc.osd.mil/rsl, where you can search by city, state, or ZIP code, **OR** visit www.tricare.osd.mil/deersaddress.

Always keep your DEERS information up-to-date, and report any major changes. **DEERS is your key to all benefits.**

HEALTH COVERAGE WHILE DEPLOYED

Reserve Component Members

Upon being called to active duty for more than 30 consecutive days, Guard and Reserve members are enrolled in TRICARE Prime (see "TRICARE Options" in the shaded panel for a description). Being enrolled in TRICARE Prime means that as of the effective date of your orders, you are eligible for medical and dental care at any Military Treatment Facility (MTF).

Family Members

Your family should decide *now* about health coverage options if and when you are deployed. You will need to compare the features and costs of each TRICARE option (outlined in the shaded panel to the right), as well as your civilian employer-sponsored health plan.

Family members are eligible to seek healthcare under either *TRICARE Standard* or *TRICARE Extra* (see descriptions in the shaded panel to the right) when you are called to active duty for more than 30 days. The benefit is automatic. However, to ensure no delay in treatment or claims processing, make sure your family's DEERS records are up-to-date. If your orders direct a recall for 179 consecutive days or more, your family members have the option to enroll in *TRICARE Prime*.

TRICARE OPTIONS

TRICARE STANDARD

You choose your authorized TRICARE provider.

You *may* be able to keep your current provider. The medical provider does not need to be a part of the TRICARE civilian or a military network but must be a TRICARE authorized provider. You pay an annual deductible* and 20 percent cost shares. Enrollment is not required to participate.

TRICARE EXTRA

You choose your medical provider from the list of TRICARE civilian providers who are part of the TRICARE network.

You will be responsible for an annual deductible* and 15 percent cost shares. The cost shares in TRICARE Extra are less than TRICARE Standard.

There are no claim forms to file, you just pay your reduced cost share after satisfying the deductible. You may use a combination of the TRICARE Extra and TRICARE Standard programs at any time, depending on whether you choose providers inside or outside the network. Enrollment is not required to participate.

**The annual TRICARE Standard/Extra deductible, depending upon your status, is \$50 - \$300. If you are called in support of certain contingency operations, your family's deductible may be waived. For more information call your local TRICARE Service Center.*

TRICARE PRIME

This option is available to family members whose sponsor was recalled to active duty for 179 consecutive days or more. Requires enrollment and grants exclusive access to the MTF.

Under this plan, you will be assigned a Primary Care Manager (PCM) to provide or arrange for your family's healthcare needs. You will also have access to additional wellness and preventive care services. (Family members living with their sponsor outside an MTF catchment area may be eligible for TRICARE Prime Remote Benefits.)

FOR MORE INFORMATION

TRICARE is there for your family's needs — in a variety of situations, including when traveling away from home or away at college. For more information about eligibility and benefits, or to enroll in TRICARE Prime or TRICARE Prime Remote, call your local TRICARE Service Center (see chart for contact information), or visit the TRICARE Web site at www.tricare.osd.mil.

www.tricare.osd.mil

DENTAL COVERAGE

The TRICARE Dental Program (TDP) is a voluntary dental insurance program for the Selected Reserve, Individual Ready Reserve, and all eligible uniformed services family members. To be eligible, you must have at least 12 months of service commitment remaining and participate in the program for at least 12 months after which enrollment is month to month.

Beneficiaries may seek care from a network of 50,000 providers (you can also use non-participating providers, at an additional cost). The TRICARE Dental Program pays a percentage of a participating United Concordia dentist's bill depending on the service provided; the patient pays the remainder (if any) — the cost share. Members in grades E-1 to E-4 pay a *reduced* cost share for certain services. TDP limits how much can be paid for dental services annually per enrollee. Each contract period begins February 1 and ends January 31 the following year. To prevent a delay in coverage, make sure your family's DEERS information is up-to-date.

Reserve Component Members

Selected Reserve members are responsible for just 40 percent of the monthly premium; the Government pays the rest. Other Reserve component members are responsible for the full premium. When called to active duty for more than 30 days, you are eligible for dental care at MTFs free of charge, and thus are disenrolled from the TRICARE Dental Program.

Family Members

Eligible family members are invited to enroll, even if you, the sponsor, do not. Family members are responsible for the full premium, except when you are called to active duty for more than 30 days, which reduces the premium share to 40 percent; the Government pays the rest. Although family members enroll under the sponsor's Social Security number, there will be two separate premium payments — one for you, the sponsor, and one for family members. NOTE: Family members are not bound by the 12-month minimum enrollment commitment if the sponsor is ordered to active duty for a contingency operation as defined in law. In this case, you have 30 days from activation to submit the enrollment application. Family members must remain enrolled during the entire active duty period in support of the contingency operation.

For More Information

Additional information on the TRICARE Dental Program is available at the United Concordia Companies, Inc. Web site at www.ucci.com, or call toll free 1-800-866-8499 for general information, or 1-888-622-2256 to enroll.

EMPLOYER-SPONSORED HEALTH INSURANCE OPTIONS

Under the Uniformed Services Employment and Reemployment Rights Act (USERRA) of 1994, you have rights concerning your employer-sponsored health plan. We advise you to review your rights under this act, and to know your employer's policy regarding health coverage if you are deployed.

When you are called to active duty, your family may continue their coverage under your employer-sponsored health plan for up to 18 months under USERRA. However, unless you notify your employer that you wish to continue coverage, your family may be dropped from the employer-sponsored healthcare plan.

If you continue your employer-sponsored coverage for your family while you are on active duty for more than 30 days, you may have to pay some, or all, of the plan's premium. The maximum you could be charged is 102 percent of the full premium, which includes your employee share, the employer's share, and a two percent administrative fee. Employers can establish their own rules within these limits. If you are on active duty for 30 days or less, the employer may not charge more than the employee's share for the coverage.

If you choose not to continue coverage under your civilian employer health plan while on active duty, you and any previously covered family members are entitled to be reinstated in your employer-sponsored health plan when you return to work without a waiting period and without penalty for pre-existing conditions (other than a service-connected disability).

Talk to your employer and your family to make health coverage decisions now, before you are deployed. For additional information and guidance, contact the National Committee for Employer Support of Guard and Reserve (NCESGR) ombudsman program at 1-800-336-4590.

This brochure will be updated regularly and will be available on the TRICARE Web site.

IMPORTANT RESOURCES

Defense Enrollment Eligibility Reporting System (DEERS)

To locate the nearest DEERS/RAPIDS (Real-Time Automated Personnel Identification System) Center online, visit www.dmdc.osd.mil/rsl.

To update your address online, visit www.tricare.osd.mil/deersaddress.

Call the DEERS telephone center toll free at 1-800-538-9552 (in California: 1-800-334-4162).

TRICARE

Your primary resource for your TRICARE benefits and other health information can be found at www.tricare.osd.mil.

1-888-DOD-CARE (1-888-363-2273)

TRICARE Dental Program

For enrollment information online, visit www.ucci.com or call 1-888-622-2256. For customer service, call 1-800-866-8499.

Military Assistance Program

This site highlights relocation, employment, and financial management topics for military families: dticaw.dtic.mil/mapsite/.

Military Family Resource Center

This site covers military lifestyle and quality of life issues for single and married service members and their families: www.mfrc.calib.com/links.htm.

National Committee for Employer Support of the Guard and Reserve

This site answers questions regarding USERRA or other employee/employer questions related to service commitment, visit www.esgr.org/, or call 1-800-336-4590 for more information.

For updates on Reserve Component family member TRICARE benefits see the TRICARE Web site or contact your nearest TRICARE region toll-free phone number (listed in the next panel).

www.tricare.osd.mil

ABOUT TRICARE IN YOUR REGION

The Department of Defense has contracted with commercial companies to help administer the TRICARE health plan by region. For more information about TRICARE health services, call the toll-free number that corresponds to your region.

Region	Number
TRICARE Northwest	1-800-404-2042
TRICARE Mid-Atlantic	1-800-931-9501
TRICARE Northeast	1-888-999-5195
TRICARE Heartland	1-800-941-4501
TRICARE Central	1-888-874-9378
TRICARE Southeast	1-800-444-5445
TRICARE Southwest	1-800-406-2832
TRICARE Gulf South	1-800-444-5445
TRICARE Golden Gate/ Southern California/Hawaii/Alaska	1-800-242-6788
TRICARE Pacific/Puerto Rico/ Latin America/Canada/Europe	1-888-777-8343

